

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 15-31679-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael T. Speich
533 Coleman Drive
Clayton, NJ 08312

Debbie A. Speich
aka Debbie A. Reser
533 Coleman Drive
Clayton, NJ 08312

Social Security No.:

xxx-xx-5195

xxx-xx-9062

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on October 22, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: October 22, 2019

JAN: kvr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael T. Speich
 Debbie A. Speich
 Debtors

Case No. 15-31679-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 148

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Oct 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2019.

db #+Michael T. Speich, 533 Coleman Drive, Clayton, NJ 08312-1543
 jdb #+Debbie A. Speich, 533 Coleman Drive, Clayton, NJ 08312-1543
 515856317 +Bank of America, N.A., c/o Kivitz McKeever Lee, PC, 216 Haddon Avenue, Ste 406,
 Collingswood, NJ 08108-2812
 515856325 +TD Bank/Target Credit Card, PO Box 673, Minneapolis, MN 55440-0673
 515906660 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
 515856326 +US Department of ED/GLELSI, PO Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 23:25:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 22 2019 23:25:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516059996 EDI: BANKAMER.COM Oct 23 2019 02:58:00 Bank of America, N.A., PO Box 31785,
 Tampa, FL 33631-3785
 515856318 EDI: CAPITALONE.COM Oct 23 2019 02:58:00 Capital One Bank USA, N.A.,
 15000 Capital One Drive, Richmond, VA 23238
 515931602 EDI: CAPITALONE.COM Oct 23 2019 02:58:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515856319 EDI: CHASE.COM Oct 23 2019 02:58:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 515856320 EDI: ARSN.COM Oct 23 2019 02:58:00 Citibank, c/o ARS National Services Inc.,
 PO Box 469100, Escondido, CA 92046-9100
 515856321 +EDI: WFNNB.COM Oct 23 2019 02:58:00 Comenity Bank/Fashion Bug, PO Box 182272,
 Columbus, OH 43218-2272
 515856322 EDI: WFNNB.COM Oct 23 2019 02:58:00 Comenity Bank/Lane Bryant, PO Box 182789,
 Columbus, OH 43218-2789
 515856323 EDI: IRS.COM Oct 23 2019 02:58:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 516355835 EDI: BL-BECKET.COM Oct 23 2019 02:58:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 515856324 +EDI: AGFINANCE.COM Oct 23 2019 02:58:00 One Main Financial, PO Box 499,
 Hanover, MD 21076-0499
 516052082 +EDI: AGFINANCE.COM Oct 23 2019 02:58:00 OneMain Financial Group, LLC, 6801 Colwell Blvd,
 Mail Stop: NTSB: 1310, Irving, TX 75039-3198
 515920616 EDI: Q3G.COM Oct 23 2019 02:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 515885306 EDI: RMSC.COM Oct 23 2019 02:58:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 516055442 +E-mail/Text: bncmail@w-legal.com Oct 22 2019 23:25:43 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 148

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Total Noticed: 22

Date Rcvd: Oct 22, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eric Clayman on behalf of Joint Debtor Debbie A. Speich jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Debtor Michael T. Speich jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 6